

# Grow Your Business in the Federal Marketplace

## The 10 Step Plan



U.S. Small Business Administration

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**West Virginia District Office**

# How Much?

## Federal Government spending in West Virginia:

	2012	2013	2014
\$ in WV	\$1.2 BIL	\$1.2 BIL	\$1.3 BIL
\$ with WV businesses	\$359 MIL	\$292 MIL	\$266 MIL

# TOP LOCATIONS OF FIRMS

## Top 5 Prime Award Recipient Locations (States) – FY14

1.	<a href="#"><u>Virginia</u></a>	\$483,685,398
2.	<a href="#"><u>West Virginia</u></a>	\$266,460,278
3.	<a href="#"><u>Maryland</u></a>	\$161,377,314
4.	<a href="#"><u>Ohio</u></a>	\$77,825,516
5.	<a href="#"><u>Idaho</u></a>	\$44,200,239

# TOP AWARD CONTRACTORS

## Top 5 Prime Award Contractors – FY14

1.	<a href="#"><u>Sterling Parent INC.</u></a>	\$57,109,599
2.	<a href="#"><u>Mctech CORP.</u></a>	\$51,784,000
3.	<a href="#"><u>Computer Sciences Corporation</u></a>	\$51,153,872
4.	<a href="#"><u>Mantech International Corporation</u></a>	\$50,889,738
5.	<a href="#"><u>Digital Management INC.</u></a>	\$48,901,461



[www.usaspending.gov](http://www.usaspending.gov)

# TOP PRODUCTS OR SERVICES

## Top 5 Prime Award Products or Services Sold – FY14

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1.	<a href="#"><u>Support- Professional: Other</u></a>	\$273,295,786
2.	<a href="#"><u>It and Telecom- Other It and Telecommunications</u></a>	\$61,319,209
3.	<a href="#"><u>Support- Management: Other</u></a>	\$56,742,408
4.	<a href="#"><u>Support- Professional: Engineering/Technical</u></a>	\$55,554,485
5.	<a href="#"><u>Construction of Conference Space and Facilities</u></a>	\$51,784,000

# TOP AWARD AGENCIES

## Top 5 Prime Award Major Agencies

1	<a href="#"><u>Department of Justice</u></a>	\$426,627,145
.		
2	<a href="#"><u>Department of Defense</u></a>	\$166,428,798
.		
3	<a href="#"><u>Department of Veterans Affairs</u></a>	\$164,395,185
.		
4	<a href="#"><u>Department of Homeland Security</u></a>	\$123,039,271
.		
5	<a href="#"><u>Department of Energy</u></a>	\$121,501,743
.		

# Scope of the Federal Buying Market

- U.S. government is the largest buyer in the world
- Federal agencies buy just about every category of commodity and service available



# Small Firms are the Engine for Growth

- Small businesses are the engine for economic growth in America
- Provide jobs, innovation and competition
- Government policy provides “maximum practicable” prime and subcontracting opportunities to small firms



# What is a Small Business?

- Certain government programs only apply to small businesses
- Small business size standards are generally determined by the number of employees or annual business receipts

**Learn more:**

[What is a Small Business?](#)

[Guide to Size Standards](#)



**Guide for Small Business**

**10 STEPS**

# 10 Steps (1 to 5)

1. GET SMART about federal contract markets and opportunities
2. MAXIMIZE OPPORTUNITIES prime contract and subcontracting assistance programs
3. GET CERTIFIED in SBA's certification programs
4. GET SOME "KNOW-HOW" in how federal government buys
5. SAVOR THE FLAVOR of contracts and agreements

## 10 Steps (6 to 10)

6. KNOW THE RULES: the key parts of the FAR
7. DON'T DABBLE: government contracting programs
8. IF YOU CAN'T BEAT 'EM; JOIN 'EM: networking, teaming, joint ventures
9. GET UP AND SHOW UP: work ON the business
10. HAVE MANY BEST FRIENDS:

# **STEP 1: GET SMART**

# Prime Contract Assistance

- Government-wide Contracting Goals
- Small Business Set-asides
  - Rule of Two
  - Non-manufacturer Rule
  - Subcontracting Limitations
  - Service-disabled Veteran Owned Small Business
  - HUBZone
  - Woman-Owned Small Business Program
  - 8(a) Business Development Program
- Small Business Size Standards
- Certificate of Competency (COC) Program



# Government Wide Contracting Goals

## Prime Contract Assistance

### Small Business

– Goal 23%

### Women

– Goal 5%

### Small Disadvantaged Businesses

– Goal 5%

### Service Disabled Veteran Owned Small Businesses

– Goal 3%

### HUBZone

– Goal 3%



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# Small Business Set-asides

## Prime Contract Assistance

- Small business set-asides are a critical tool
- Powerful vehicle for helping small firms win prime contracts
- **Fundamental:** Acquisitions that have an anticipated dollar value exceeding \$3,000, but not over \$150,000 are automatically reserved for small businesses

**FAR 19.5**



# Small Business Set-asides

## Prime Contract Assistance

- Influenced by:
  - Rule of Two
  - Non-manufacture Rule
  - Subcontracting Limitations
- Can apply to:
  - 8(a) Business Development Program
  - HUBZone Program
  - Women Owned Small Business Program
  - Service Disabled Veteran Owned Small Business Program

# Rule of Two

## Set-asides – Prime Contract Assistance

- Acquisitions over \$150,000 are to be set-aside for small businesses when there is a reasonable expectation that offers will be obtained from at least two responsible small businesses

**FAR 19.502-2**



# Non-manufacture Rule

## Set-asides – Prime Contract Assistance

- Set-aside small business acquisitions that are not for construction or service related contracts – must utilize a small business manufacturer
- SBA may issue individual or class waivers to the non-manufacturer rule, if no small manufacturer exists
- Rule does not apply for contracts under \$25,000

**FAR 19.001; FAR 19.1**

# Subcontracting Limitations

## Set-asides – Prime Contract Assistance

- Applies to contracts set-aside for small businesses when the contract amount exceeds \$150,000
  - Service – At least 50% of the contract cost for personnel must be expended for employees of the small business
  - Supply - Business must perform work for at least 50% of the cost of manufacturing the supplies, not including the cost of materials
  - General construction – Business must perform at least 15% of the cost of the contract, not including the cost of the materials, with its own employees.

**FAR 19.508-e; FAR 19.811-3e**

# Small Business Size Standards

## Prime Contract Assistance

- Size standards are established by the SBA and represent numerical definitions for specific NAICS codes
- Based on average annual sales or the number of employees
- Used to determine eligibility for government preferences and reservations for small businesses

**FAR 19.1**

Learn more...

[Table of Small Business Size Standards](#)



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# Certificate of Competency (COC)

## Prime Contract Assistance

- If a prospective contractor is determined to be “non-responsible” by a contracting officer -- the small business is entitled to an independent review by the SBA
- SBA may issue a COC to the contracting officer requiring the award of that specific contract to the small business

**FAR 19.6**

**STEP 2:**  
**MAZIMIZE OPPORTUNITIES**

# Find Subcontracting Opportunities

## Subcontracting Assistance

- Subcontracting can be profitable alternative for small firms
- Performing as a subcontractor can prepare a firm to be a prime contractor in the future
- SBA maintains a database of subcontracting opportunities. This searchable database is called [SUB-Net](#)



# Subcontracting Assistance Program

- Prime contractors receiving contracts greater than the simplified acquisition threshold must agree to provide small businesses with the maximum practical opportunity to participate as subcontractors

**FAR 19.7**

# Subcontracting Goals

## Subcontracting Assistance

### Government-wide Subcontracting Goals

Small Disadvantaged Businesses

— Goal 5%

Women-Owned Small Businesses (WOSB)

— Goal 5%

Service Disabled Veteran Owned Small Businesses (SDVOSB)

— Goal 3%

HUBZone

— Goal 3%

**STEP 3:**  
**GET CERTIFIED**

# SBA Certifications

- 8(a) Business Development Program
- HUBZone Program



# 8(a) Business Development Program

## Set-asides – Prime Contract Assistance

- 8(a) set-asides are a very popular vehicle for achieving agency small business and SDB contracting goals
  - Sole source
  - Competitive
- 8(a) firms are formally certified by SBA

**FAR 19.8; FAR 19.203**

# 8(a) Business Development Program

## SBA Certifications

- Assists eligible socially and economically disadvantaged small businesses
- Provides business development and contract assistance
- SBA certification required
- All 8(a) firms are SDBs, but not all SDBs are 8(a) certified

**FAR 19.8**

**Learn more...**

[8\(a\) Business Development Program](#)



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# 8(a) Business Development Program

## Program Benefits -- SBA Certifications

- Certified firms can receive sole-source contracts
  - up to \$4 million for goods and services
  - up to \$6.5 million for manufacturing
- Joint ventures and teaming
- Mentor-Protégé Program

**FAR 19.8**

# 8(a) Business Development Program

## Program Eligibility -- SBA Certifications

- Small firm must be at least 51% owned and controlled by a socially and economically disadvantage individual(s)
- Meet small business size standards
- In business for more than two years
- Unconditionally owned and controlled by one or more disadvantaged individuals who are US citizens

**FAR 19.8**



# HUBZone Program

## Set-asides – Prime Contract Assistance

- Small business must have its principal office located in a HUBZone
- 35% of the firm's employees must reside within a HUBZone, or certify that at least 35% of employees engaged in a HUBZone contract will reside in a HUBZone or Indian reservation
- Firm must be at least 51% owned and controlled by a US citizen

**FAR 19.13**

# HUBZone Program

## SBA Certifications

- Historically Underutilized Business Zone
- Contracting preference program designed to stimulate economic development and create jobs
- SBA certification required

**FAR 19.13**

**Learn more...**

[HUB Zone Program](#)



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# HUBZone Program

## Program Benefits - SBA Certifications

- 3% government-wide goal for contracts to be awarded to HUBZone certified firms
- Competitive and sole source contracts
- 10% price evaluation preference

**FAR 19.13**

**Learn more...**

[HUB Zone Program](#)



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# HUBZone Program

## Program Eligibility - SBA Certifications

- Meet small business size standards
- Owned and controlled by at least 51% of US citizens, or a Community Development Corporation, an agricultural cooperative, or an Indian tribe
- Principal office must be in a designated HUBZone
- At least 35% of the firm's employees must live in a HUBZone

# Women Owned Small Business Program

## Set-asides – Prime Contract Assistance

- Small Business Act authorizes contract set-asides for WOSBs and/or EDWOSBs
- Creates significant opportunities for women entrepreneurs
- Program helps agencies meet government-wide contracting goals

**FAR 19.15**

# Women Owned Small Business Program

## Women & Veterans Programs

- 5% Government-wide contracting goal
- 5% Government-wide subcontracting goal
- Newly implemented WOSB Program
  - Contract set –asides are authorized

**FAR 19.15**



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# New WOSB Program

## Women & Veterans Programs

- Only designated industries (use link below to find eligible NAICS)
- Limitations on contract amounts
  - \$4 million for service contracts
  - \$6.5 million for manufacturing contracts
- Only WOSBs or EDWOSBs are eligible
- Competition is required for all WOSB contracts
- WOSBs must be certified (or self-certified, with documentation)

**Learn more...**

[WOSB Program](#)



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# Eligibility - New WOSB Program

## Women & Veterans Programs

- WOSB
  - 51% owned & controlled by one or more women who are US citizens
  - Ownership must be direct and not subject to limitations
  - Woman or women must manage day to day operations
- EDWOSB
  - Satisfy all conditions of WOSB
  - Personal net worth of less than \$750,000
  - Adjusted annual income of \$350,000 or less
  - Market value of all assets does not exceed \$6 million



# Certification - New WOSB Program

## Women & Veterans Programs

- Self certification
  - WOSB or EDWOSB can self certify
  - Registration in CCR & ORCA is required
  - Contracting officer may/will request additional documentation
  - All documents will be maintained in WOSB Program Repository
    - Review: <http://www.sba.gov/wosb>

### Third Party Certification

- Can be certified by third party certifier – federal agency, state government or national certifying entity approved by SBA
- Existing DBE or 8(a) program certification may be eligible



# Veterans Programs (VOSB & SDVOSB)

- Veterans Entrepreneurship and Small Business Development Act defined VOSB & SDVOSB
- Established 3% government-wide prime and subcontracting goals for service disabled veteran owned small businesses
- Self-certification program

**Learn More...**

[Veterans Business Outreach Centers](#)

[Veteran Information Pages](#)



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# Service Disabled Veteran Owned SB Program

## Set-asides – Prime Contract Assistance

- Tool to help achieve an agency's SDVOSB contracting goal
- At least 51% owned and controlled by a service-disabled veteran
- Daily operations are controlled by a service-disabled veteran or care giver

**FAR 19.14**

**STEP 4 :  
GET SOME “KNOW-HOW”**

# How the Government Buys

- Government buys from suppliers who meet certain qualifications
- Standardized buying procedures and rules outlined in the FAR are used
- Several contracting methods are employed:
  - Credit card / micro-purchases
  - Simplified procedures
  - Sealed bidding
  - Contract negotiations
  - Consolidated purchasing programs

# Credit Card Opportunities

## How the Government Buys

- Individual government purchases under \$3,000
- Competition not required
- Government credit cards are often used
- Micro-purchases are not reserved for small businesses
- **70% of all government procurement transactions** are facilitated with a credit card

**FAR 13.301**



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# Simplified Procedures

## How the Government Buys

- Federal law streamlines government purchasing for buys under \$150,000
- Instead of full and open competition, simplified procedures can be used
- Government purchases above \$3,000, but under \$150,000 are reserved for small businesses

**FAR 13.000-13.501**

# Sealed Bidding

## How the Government Buys

- Competitive buying method for specific and clear government requirements
- IFB “Invitation for Bid” is the method used for the sealed bid process
- Contract is awarded to the lowest bidder who is fully responsive
- IFBs are available online for review at: [www.fbo.gov](http://www.fbo.gov)

**FAR 14.101-14.105**



# Contract Negotiations

## How the Government Buys

- Preferred method in many federal procurement actions
- Typically used for contracts that will exceed \$150,000 and when highly technical products and services are being sought
- RFPs & RFQs are primary government request vehicles

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- RFPs & RFQs are primary government request vehicles

# Consolidated Purchasing Programs

## How the Government Buys

- Most government agencies have common purchasing needs.
- Centralized purchasing or procurement vehicles are used to realize economies of scale
- Multiple Award Schedules, such as GSA Schedules or Government Wide Acquisition Contracts (GWACs) are important contracting vehicles

**STEP 5:**  
**SAVOR THE FLAVOR**

# Types of Contracts and Agreements

- Fixed Price
- Cost-Reimbursement
- Incentive Contracts
- Indefinite Delivery Contracts
- Time-and-Materials & Labor-Hour Contracts
- Agreements

# Fixed Price Contracts

## Types of Contracts

- Most common type of contracts that small businesses are involved with
- Final price is determined before the work is performed
  - Firm fixed price
  - Fixed price with economic adjustment
  - Fixed price incentive

**FAR 16.202-16.204**

# Cost-Reimbursement Contracts

## Types of Contracts

- Cost
- Cost sharing
- Cost plus fixed fee
- Cost plus incentive fee
- Cost plus award fee

**FAR 16.302-16.306**

# Incentive Contracts

## Types of Contracts

- Appropriate when firm fixed price contracts are not appropriate and goods can be acquired at a lower cost
- Most incentive contracts only include cost incentives

**FAR 16.401-16.406**



# Indefinite Delivery Contracts

## Types of Contracts

- Definite quantity contracts
- Requirements contracts
- Indefinite delivery contracts

**FAR 16.500-16.506**

# Indefinite Delivery / Indefinite Quantity

## Indefinite Delivery Contracts -- Types of Contracts

- Most common definite quantity contracts are known as IDIQs
- Commonly used for service contracts and A&E services
- IDIQ contracts often issued as Government-Wide Acquisition Contracts

**FAR 16.5001(a)**

# Time and Materials – Labor Hour Contracts

## Type of Contracts

- Such contracts provide for acquiring supplies and services on the basis of direct labor hours and fixed hourly rates

**FAR 16.601-16.603**



# Agreements

## Type of Contracts

- Basic Order Agreements (BOA)
- Blanket Purchase Agreements (BPA)

**FAR 16.701-16.703**

# Basic Order Agreements (BOA)

## Agreements -- Type of Contracts

- BOA is a written instrument of understanding that contains:
  - Terms for future orders
  - Description of supplies or services to be ordered
  - Methods of pricing, issuing and delivering
- Not a contract

# Blanket Purchase Agreements

## Agreements -- Type of Contracts

- BPA is a simplified method of filling anticipated repetitive needs for supplies or services by establishing “charge accounts” with qualified sources of supply
- May be established when:
  - Broad class of supplies or services are needed but exact items, quantities and delivery requirements are not known
  - Need to provide commercial sources of supply
  - BPA would avoid writing numerous purchase orders
  - No existing requirements contract

**FAR 13.303-1-7**



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## 8(a) STARS II-- GWAC

- Awarded by the GSA on July 29, 2011 as an 8(a) small business set-aside
- Second generation – Streamlined Technology Acquisition Resources for Services (STARS)
- Promotes small business utilization for agencies acquiring IT services
- Reserved exclusively for qualified 8(a) certified small businesses

# DOD -- MATOC

- Multiple Award Task Order Contract
- Vehicle used to support DOD construction and construction support projects
- Set-asides are available through this vehicle



**STEP 6:  
KNOW THE RULES**

# The Rules

- You have to know the rules, to play in the game
- [Federal Acquisition Regulation \(FAR\)](#) outlines the rules
- Key small business parts of the FAR include:
  - Subpart 8.4 – Federal Supply Schedules
  - Part 13 – Simplified Acquisitions
  - Part 14 – Sealed Bidding
  - Part 15 – Contracting by Negotiation
  - Part 16 – Types of Contracts
  - Part 19 – Small Business Programs

**STEP 7:  
DON'T DABBLE**

# Selling to the Federal Government

Define products and services  
Register in the CCR  
Develop a winning CCR profile  
Prepare a quality capability statement  
Market directly to agencies  
Find contract opportunities  
Subscribe to bid matching services  
Use procurement vehicles  
Engage a mentor or partner

# Define Products and Services

- Government uses the [North American Industry Classification System](#) (NAICS) to identify products and services
- [D-U-N-S numbers](#) are used to identify prospective vendors
- DOD uses [Federal Supply Group and Class](#) (FSG/FSC)

# Register in SAM

- SAM is the primary source for agencies to learn about prospective vendors
- Government maintained database
- A firm must register in the SAM to participate as a seller in the Federal space

# Develop a Winning SAM Profile

- SAM profile is important. Small businesses should:
  - Review the [SAM'S user's guidebook](#)
  - Access the [SAM site](#) and perform multiple searches as if it was hiring a firm similar to itself
  - Treat its profile as its business resume
  - Get feedback about its SAM profile and update accordingly

# Prepare a *Quality Capability Statement*

- Prepare a comprehensive *Capability Statement* outlining management, technical and business strengths
- Statement should include:
  - Specific capabilities and skills
  - Past performance history, with specific projects
  - Awards and commendations
  - Resumes of key management
- Seek feedback and refine accordingly



# Market Directly to Agencies

- Market products directly to federal agencies and large prime contractors
- Participate in procurement related conferences, activities and matchmaking events
- Take advantage of training / networking opportunities identified on SBA's local district office Websites.

# Use Procurement Vehicles

- Consolidated purchasing programs
- Multiple Award Schedules
  - Learn about [GSA Schedules](#)
  - Learn about [GWACS](#)



# Find Contract Opportunities

- Federal government lists contract opportunities online at [www.fbo.gov](http://www.fbo.gov)
- Learn more about FBO: [Demonstration Videos](#) & [FAQs](#)

The screenshot displays the FEDBizOPPS.GOV website interface. At the top, the header includes the site name and logos for E-GoV and USA.GOV. A navigation bar contains links for Home, Getting Started, General Info, Opportunities, Agencies, and Privacy. The main content area features a search bar with the text 'Search more than 35,600\* active federal opportunities.' Below this, there are several dropdown menus for filtering results: 'Posted Date' (set to 'Last 90 Days'), 'Set-Aside Code' (set to 'Any'), 'Place of Performance' (set to 'Any State or Territory'), and 'Type' (set to 'Any'). There are also input fields for 'Keyword / Solicitation #' and 'Agency'. A 'Search' button is located below these fields. To the right of the search bar, there are links for 'RECOVERY', 'SEARCH RECOVERY OPPORTUNITIES', and 'SEARCH RECOVERY AWARDS'. Below the search bar, there is a section for 'ATTENTION: Agency users are responsible for properly uploading controlled, unclassified materials to FBO using the access control procedures for document packages and attachments detailed in the FBO Buyers Guide. Do not upload ANY classified materials to FBO.' At the bottom, there are two main sections: 'Buyers / Engineers' and 'Vendors / Citizens'. The 'Buyers / Engineers' section includes a 'View Opportunities' link and a 'Register Now' link. The 'Vendors / Citizens' section includes a 'Find Opportunities' link and a 'Register Now' link. On the right side, there are links for 'FBO RECOVERY REPORTS', 'SMALL BUSINESS EVENTS', and 'USER GUIDES'.

# Find Subcontract Opportunities

- Subcontracting or teaming can be profitable
- Performing as a subcontractor can prepare you to be a prime contractor in the future
- SBA maintains a database of subcontracting opportunities. This searchable database is called [SUB-Net](#)



# Subscribe to *Bid-Matching* Services

- Some companies subscribe to bid-matching services
- Provide contract leads that match a client's qualifications
- PTAC's offer free bid-matching services



# Engage a Mentor or Partner

- A firm can waste a lot of time and expend unnecessary resources if it doesn't understand how to play in the federal contracting arena
- Knowledge is everything
- Find a mentor or contracting coach
- Create partnerships or form joint ventures

**STEP 8:**  
**IF YOU CAN'T BEAT 'EM,**  
**JOIN 'EM**

# NETWORK

- Learn from the wisdom of others
- A firm can waste a lot of time and expend unnecessary resources if it doesn't understand how to play in the federal contracting arena
- Knowledge is everything
- Network and cultivate relationships with people experienced in the contracting space



# BUILDING RELATIONSHIPS IS GOOD BUSINESS

- Successful business people generally  
have a carefully developed and cultivated  
portfolio of relationships
- Building relationships is good business
  - Network - Learn from the wisdom of others

# JOINT VENTURES and TEAMING ARRANGEMENTS

- A Teaming Agreement can be either a joint venture or a prime/sub relationship
  - Teaming Arrangement **FAR 9.601**
- SBA affiliation regulations purposely do not define “teams” or “teaming agreements”
- **Joint Ventures**
  - Formal joint venture (Separate legal entity, such as LLC)
  - Informal (no new entity formed)
- **Prime Subcontractor Relationships**

**STEP 9:**  
**GET UP AND SHOW UP**

# WEBINARS

- Online Representations & Certification Application (ORCA)
  - <https://orca.bpn.gov>
- Agency Supplemental Regulations
  - [https://www.acquisition.gov/agency\\_supp\\_regs.asp](https://www.acquisition.gov/agency_supp_regs.asp)
- Find your local:
  - [SBA district office](#)
  - [Procurement Technical Assistance Center \(PTAC\)](#)
  - [SCORE chapter](#)
  - [Small Business Development Center](#)
  - [Women's Business Center](#)

**STEP 10:**  
**HAVE MANY BEST FRIENDS**

# Resources & Tools

- Online Representations & Certification Application (ORCA)
  - <https://orca.bpn.gov>
- Agency Supplemental Regulations
  - [https://www.acquisition.gov/agency\\_supp\\_regs.asp](https://www.acquisition.gov/agency_supp_regs.asp)
- Find your local:
  - [SBA district office](#)
  - [Procurement Technical Assistance Center \(PTAC\)](#)
  - [SCORE chapter](#)
  - [Small Business Development Center](#)
  - [Women's Business Center](#)

# BEST (FREE) SOURCES

- Yahoo! Industry Center
  - <http://bizyahoo.com/ic>
  - Directory of industries, companies per industry, industry news, etc.
- Quickfacts
  - <http://quickfacts.census.gov>
  - Census bureau data about spending, incomes, age, other demographics
- BizStats
  - <http://bizstats.com>
  - Industry benchmarks, other financial help

# SBA 'SIZE-UP' PROGRAM

- Online tool for high-quality market data for business intelligence.
- For business plans, competitive benchmarking, advertising campaigns, funding business customers and suppliers, market research
- Compare your business against industry competitors, map your competitors/customers/suppliers, and find the best place to advertise.



# West Virginia District Office

Karen Friel, Acting District Director

- [www.sba.gov/wv](http://www.sba.gov/wv)



Leo Lopez, Lender Relations



Rick Haney, Lender Relations



Larry Batten, Economic Development



Kimberly Donahue, Economic Development



Nikki Bowmar, Public Information



[www.sba.gov/wv](http://www.sba.gov/wv)